

In re:  
Terrence Peter Pacheco  
Debtor

Case No. 17-18454-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Feb 22, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2022:

Recip ID	Recipient Name and Address
db	#+ Terrence Peter Pacheco, 1641 Stanford Road, Bethlehem, PA 18018-1767

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2022 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM B. CALLAHAN	on behalf of Creditor Credit Union of New Jersey bill@billcallahanlaw.com

District/off: 0313-4

User: admin

Page 2 of 2

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ZACHARY ZAWARSKI

on behalf of Debtor Terrence Peter Pacheco zzawarski@zawarskilaw.com

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Terrence Peter Pacheco fdba T&A Pacheco	CHAPTER 13
<u>Debtor</u>	
LAKEVIEW LOAN SERVICING LLC	
<u>Movant</u>	NO. 17-18454 PMM
vs.	
Terrence Peter Pacheco fdba T&A Pacheco	<u>11 U.S.C. Section 362</u>
<u>Debtor</u>	
Scott F. Waterman, Esquire	
<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,038.00**, which breaks down as follows;

Fees & Costs Relating to Motion: \$1,038.00  
**Total Post-Petition Arrears \$1,038.00**

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on March 1, 2022 and continuing through August 1, 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,669.59** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$173.00** towards the arrearages on or before the last day of each month at the address below;

**M&T BANK  
P.O. BOX 1288  
BUFFALO, NY 14240-1288**

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 15, 2022

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 2/17/2022

  
Zachary Zawarski, Esquire  
Attorney for Debtor

Date: 2/17/2022

Scott F. Waterman for  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 22nd day of February, 2022. However, the court  
retains discretion regarding entry of any further order

Patricia M. Mayer

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Bankruptcy Judge  
Patricia M. Mayer